54845-1

REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1980 to June 30, 1981

CHARLES THONE
Governor

PAUL J. AMEN
Director of Banking and Finance

September 23, 1981

The Honorable Charles Thone
Governor, State of Nebraska

Dear Governor Thone:

Administrative Departments under your jurisdiction are required by law (81-117) to submit to you on or before December 1 of each year a written report concerning its conditions, its management and the financial transactions conducted for the past fiscal year. This report, in addition to the above categories, also includes the financial conditions of those institutions chartered by the Department of Banking and Finance.

Growth in deposits of Nebraska financial institutions varies from institution to institution and at different rates between types of financial institutions. While deposits for Nebraska's state-chartered banks increased $464 million during the past year ending June 30, this increase was in interest-bearing deposits. Non-interest checking deposits declined almost $211 million, and money market certificates increased $449 million. Savings and loan associations showed a net growth of approximately $39,000,000 after an adjustment in loss of deposits of $91,000,000 to mergers into federal associations. The net growth here, however, has been nominal at somewhat less than 7%; industrial loan and investment companies have shown a growth in certificates issued to the public of approximately $35,000,000 which represents a growth of 13%; cooperative credit associations have increased $3,000,000 or 15%; and credit unions have increased $12,600,000 or 13%.

Regulated financial institutions such as those noted above are competing in the market place not only among themselves, but also with nonbank intermediaries. Nonbank intermediaries have entered this market with money instruments such as money market mutual funds, together with other types of similar instruments paying a rate greater than allowed regulated institutions. The Depository Institutions Deregulation and Monetary Control Act of 1980 passed by Congress and signed into law in March 1980 portends an end to the restrictions on deposit interest rate competition in six years from that date. This restriction is to be phased out gradually over this period. Consequently, each year competition will become more competative not only among regulated institutions, but also with nonbank intermediaries.
In an effort to provide some flexibility for financial institutions to compete in the marketplace, new saving instruments were permitted such as repurchase agreement pools (sale of interest in pools of U.S. Government Securities), NOW (negotiable orders of withdrawal) accounts (an interest bearing type of checking account), payable through drafts (similar to NOW accounts but given to industrial companies), 89-day special certificates for industrial companies and tax-exempt all savers certificates to be issued October 1, 1981, by all Nebraska financial institutions.

The total capital for commercial banks continues to reflect a strong ratio as compared to assets for the 340 state-chartered banks which equals 9.49% as of June 30, 1981. This is down somewhat from the year prior at 9.53% but still indicates a strong capital base. Capital reserves to assets for savings and loans during the past year has declined from 6.76% to 5.84%. This decline is indicative of market conditions and the differential in interest rates between long-term mortgage loans and short-term deposit rates. Still, nationally the 5.8% reflects favorably. It is hoped the all savers certificate will aid savings and loans to overcome present market conditions. Industrial loan and investment companies continue to reflect a favorable ratio of capital to assets at 10.63%; this is up from 10.23% a year earlier. Other types of financial institutions continue to reflect favorable growth and appear to have resources to meet the need of their communities.

Sustained high interest rates have had an adverse impact upon the housing industry and have precipitated the high cost of money. Continued high rates will impact upon other industries during the coming year and may adversely affect smaller businesses and agricultural needs unless rates subside.

Respectfully submitted,

Paul J. Amen
Director of Banking and Finance

PJA:mkk
Enclosure

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ANNUAL REPORT

DEPARTMENT OF BANKING & FINANCE
STATE OF NEBRASKA

Receipts and Disbursements
Year Ending June 30, 1981

CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1980		
Fund 2191 - Financial Institutions	$ 4,864.43	
Fund 2191 - Investments	225,000.00	
Fund 2192 - Securities	28,641.80	
Fund 2192 - Investments	445,000.00	
Fund 2193 - Small Loan Companies	8,094.00	
Fund 2193 - Investments	22,000.00	
TOTAL		$743,600.23
RECEIPTS		
Fund 2191 - Financial Institutions	$ 993,757.45	
Fund 2192 - Securities	1,933,971.73	
Fund 2192 - Transferred to General Fund 6/30/81	(1,000,000.00)	
Fund 2193 - Small Loan Companies	74,764.74	
TOTAL		$2,002,493.92
TOTAL CASH FUND AND RECEIPTS		$3,746,094.15
DISBURSEMENTS		
Salaries	$972,428.62	
Retirement Benefits	32,579.36	
Social Security Benefits	61,044.48	
Group Insurance Benefits	29,270.35	
Tuition	966.70	
Unemployment	443.00	
Postage	15,322.48	
Communication	13,666.30	
Freight	27.50	
Data Processing Services	1,434.24	
Publishing Dues & Subscription	22,986.16	
Conference	6,623.00	
Employee Relocation	930.25	
Other Operating Expenses	402.33	
Building Rental	12,151.66	
Equipment Rental	10,768.10	
Contractual Services	3,102.98	
Supplies	9,686.38	
Travel Expenses	86,835.96	
Capital Expenditures (Equipment)	32,709.41	
Equipment Rental	56.50	
Legal Services	1,823.07	
Education	1,500.00	
TOTAL		$1,316,758.83
CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1981		
Fund 2191 - Financial Institutions	$ 9,253.99	
Fund 2191 - Investments	215,000.00	
Fund 2192 - Securities	11,951.16	
Fund 2192 - Investments	1,171,000.00	
Fund 2193 - Small Loan Companies	5,130.17	
Fund 2193 - Investments	17,000.00	
TOTAL		$1,429,335.32

DEPARTMENT OF BANKING AND FINANCE
State of Nebraska

DIRECTOR
Mr. Paul J. Amen

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
CO-OPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CHECK SALES DIVISION
TRUST COMPANIES
CREDIT UNIONS

DEPUTY DIRECTOR
Mr. Charles W. Mitchell

ASSISTANT DIRECTOR
Mr. John C. Foley

ADMINISTRATIVE ASSISTANT
Mrs. Rita E. Wilson

EXAMINERS

Mr. Jeffrey Bakewell
Mr. Kenneth R. Brestel
Mr. John E. Bussen
Mr. Neil T. Butler
Mr. Charles S. Cejka
Mr. Mike Cornelius
Mr. Raymond D. Cusick
Mr. J. Murley Davis
Mr. David L. Draeger
Mr. Joel D. Fanders
Mr. Thomas P. Francis
Mr. Ronald L. Gustafson
Mr. Richard W. Hankel
Mrs. Joy Kokes
Mr. James L. Korcek
Mr. Tony Kriz
Mr. Kent W. Plummer
Mr. Douglas E. Liveringhouse
Mr. Korlin K. Lutt
Mr. Steven C. Lyster
Mr. Richard C. Mason
Mr. Larry Moore
Mr. Duane E. Norden
Mr. Carey B. Phillippi
Mr. Steven K. Spady
Mr. David Warren

OFFICE ASSISTANTS

Mrs. Kathy A. Hitch, Secretary II
Mrs Marilyn K. Krause, Secretary II
Ms. Charlene A. Ross, Secretary II
Ms. Karen D. Wiltse, Secretary I
Mrs. Janet L. Bryan, Accounting Clerk, Senior
Mrs. Cheryl A. Rogan, Office Clerk II

COMPUTER DIVISION

DATA PROCESSING APPLC. ANLY. VI
Glenn W. Callaway

DATA PROCESSING APPLC. ANLY. IV
Mrs.Peggy Struwe

OFFICE ASSISTANT
Ms. Vicki L. Jurgens, Secretary I

BUREAU OF SECURITIES

ASSISTANT DIRECTOR & LEGAL COUNSEL
Barry K. Lake

AGENCY LEGAL COUNSEL
Patricia A. Humlicek Herstein

SECURITIES EXAMINER II
Jack E. Herstein

SECURITIES EXAMINER I
Thomas A. Sindelar

OFFICE ASSISTANTS

Mrs. Cynthia M. Lionberger, Secretary I
Ms. Julie E. Schlueter, Secretary I
Mr. Michael A. Polk, Legal Aide I

CONSUMER FINANCE DIVISION

ASSISTANT DIRECTOR
Mr. Reed M. Kohl

EXAMINER
Mr. E. Lisle Grafft

SECRETARIES, COMMISSIONERS, SUPERINTENDENTS DIRECTORS AND DEPUTIES OF THE DEPARTMENT OF BANKING AND FINANCE—STATE OF NEBRASKA

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	E.H. Luikart, Superintendent of Banking
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to	Charles W. Mitchell, Deputy Director*
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to	Paul J. Amen, Director of Banking & Finance

*Acting Director 1/1/79 to 1/4/79

LEGAL HOLIDAYS

January 1	New Year's Day
February	President's Day, Third Monday
April 22	Arbor Day
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
October	Columbus Day, Second Monday
November 11	Veterans Day (May be observed on Federally recognized holiday)
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas Day

If any such dates fall on Sunday, the following Monday shall be a holiday.

DEPARTMENT OF BANKING AND FINANCE

CHANGES IN NUMBER OF INSTITUTIONS
July 1, 1980 to June 30, 1981

BANKS:
Banks in Operation June 30, 1980 340
Banks in Operation June 30, 1981 340

INDUSTRIAL LOAN AND INVESTMENT COMPANIES:
Industrial Loan and Investment Companies in Operation June 30, 1980 34
New Industrial Loan and Investment Companies 2
First Savings Company of Sidney, Sidney
First Savings Company of Kearney, Kearney

Industrial Loan and Investment Companies in Operation June 30, 1981 36

CO-OPERATIVE CREDIT ASSOCIATIONS:
Co-operative Credit Associations in Operation June 30, 1980 26
Co-operative Credit Associations in Operation June 30, 1981 26

BUILDING AND LOAN ASSOCIATIONS:
Building and Loan Associations in Operation June 30, 1980 13
Merged with State 2
Chadron Building and Loan, Chadron, and Nebraska
Central Building and Loan merged with Nebraska
Savings and Loan, Omaha
Name Changes:
Nebraska State Savings and Loan Association, Fremont changed to
Nebraska Savings and Loan Association
Building and Loan Associations in Operation June 30, 1981 11

CREDIT UNIONS:
Credit Unions in Operation June 30, 1980 71
Merged with First Nebraska Credit Union, Omaha:
Brandeis Co-Workers Union, Lincoln
Lincoln Roberts Dairy & Milk Haulers Empl. Credit Union, Lincoln
Liquidated:
Cornhusker Credit Union, Lincoln
Name Changes:
H. B. A. L. Credit Union, Lincoln changed to
Construction Industries Credit Union
Credit Unions in Operation June 30, 1981 68

TRUST COMPANIES:
Trust Companies in Operation June 30, 1980 6
Trust Companies in Operation June 30, 1981 6

DEPARTMENT OF BANKING AND FINANCE

APPLICATIONS FOR BANK CHARTERS DISAPPROVED

Name of Proposed Bank	Location	Date of Disapproval
Farmers and Merchants Bank of Columbus	Columbus	7/1/80
First Security Bank of Nebraska	Lincoln	3/6/81

APPROVAL FOR CONVERSION FROM NATIONAL TO STATE BANK REVOKED

Name of Bank	Location	Date of Revocation
From Sioux National Bank to First Sioux Bank	Harrison	7/1/80

BANK AUXILARY TELLER OFFICES APPROVED

Name of Bank	Location	Date Approved
Ames Bank	Omaha	7/1/80
Bank of Bellevue	Bellevue	7/30/80
The Farmers State Bank	Aurora	9/30/80
Five Points Bank	Grand Island	4/7/81
Gateway Bank and Trust Company	Lincoln	6/23/81

INDUSTRIAL LOAN AND INVESTMENT COMPANIES APPROVED

Name of Company	Location	Date Approved
First Savings Company of Kearney	Kearney	10/28/80

INDUSTRIAL LOAN AND INVESTMENT COMPANY LICENSES ISSUED AUTHORIZING DATE TO BEGIN BUSINESS

Name of Company	Location	Date Began Business
First Savings Company of Sidney	Sidney	9/15/80
First Savings Company of Kearney	Kearney	4/23/81

INDUSTRIAL LOAN AND INVESTMENT COMPANIES AUXILARY OFFICES APPROVED

Name of Company	Location	Date Approved
American State Savings Company	North Platte	10/28/80
Commercial Savings Company of Grand Island	Grand Island	10/2/80
Commerce Savings Lincoln, Inc.	Lincoln	6/17/81

INDUSTRIAL LOAN AND INVESTMENT COMPANIES AUXILARY OFFICES DENIED

Name of Company	Location	Date Denied
First York Savings Company	York	7/21/81

BUILDING AND LOAN ASSOCIATION BRANCH OFFICES APPROVED

Name	Location	Date
Nebraska Savings and Loan Fremont, Nebraska	Gordon	2/20/81
Nebraska Savings and Loan Fremont, Nebraska	Hay Springs	2/20/81
Nebraska Savings and Loan Fremont, Nebraska	Rushville	2/20/81
Nebraska Savings and Loan Fremont, Nebraska	Crawford	2/20/81

TRUST COMPANIES IN OPERATION CHARTERED UNDER THE NEBRASKA STATUTES

Name	Location
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
North Platte Trust Company	North Platte
First Northwestern Trust Company of Nebraska	Omaha
Swanco Trust Company	Waterloo
First Trust Company	York

STATE BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name	Location
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
Gateway Bank & Trust Co.	Lincoln
McDonald State Bank	North Platte
Farmers State Bank	Superior
Johnson County Bank	Tecumseh
Bank of Valley	Valley
Wahoo State Bank	Wahoo

REPORT OF THE DIRECTOR OF BANKING AND FINANCE

This report made in compliance with Section 81-117 R.R.S. Nebraska 1943 covers briefly the institutions supervised and regulated by the Department of Banking & Finance and the condition, management and financial transactions of the Department.

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1980.

INSTITUTIONS	NUMBER 6/30 1980	NUMBER 6/30 1981	ASSETS June 30 1980	ASSETS June 30 1981	GAIN (LOSS)
BANKS	340	340	$ 4,268,013,000	$ 4,817,262,000	$ 549,249,000
BUILDING AND LOAN ASSOCIATIONS	13	11	797,797,758	729,355,584	(68,442,174)
CO-OPERATIVE CREDIT ASSOCIATIONS	26	26	25,905,733	29,488,566	3,582,833
CREDIT UNIONS	71	68	106,397,743	120,171,008	13,773,265
INDUSTRIALS	35	36	321,096,439	365,207,153	44,110,714
TRUST COMPANIES	7	6	1,036,686,419	1,244,805,935	208,119,516
LICENSED LENDERS	145[1]	140[2]	130,450,705[1]	121,046,708[2]	(9,403,997)
BUREAU OF SECURITIES	1,329[3]	1,575[3]	1,053,033,936[4]	1,536,501,075[4]	483,467,139

[1] December 31, 1979
[2] December 31, 1980
[3] Issuers
[4] Amount authorized for sale in Nebraska

DEPARTMENT OF BANKING AND FINANCE

INDUSTRIAL LOAN & INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES

Western Nebraska Savings Company, Alliance
First Security Savings Company, Beatrice
  2205 North 6th Street
Commerce Savings Company Columbus, Inc., Columbus
First Savings Company of Fremont, Fremont
Pioneer Savings Company, Gering
Commercial Savings Company, Grand Island
  Highway 281 and 13th Street
  1616 South Locust Street
First Savings Company, Grand Island
Sarpy County Savings Company, Gretna
First Savings Company of Hastings, Inc., Hastings
First Investment Company, Kearney
First Savings Company of Kearney, Kearney
First State Savings Company, LaVista
First Savings Company of Lexington, Inc., Lexington
Commerce Savings Company Lincoln, Inc., Lincoln
  S/W Corner 70th and A Streets
  40th & South Streets
  66th & "O" Streets
The Commonwealth Company, Lincoln
First Savings Company of Lincoln, Lincoln
  14th & L Streets
Lincoln Savings Company, Lincoln
Northeast Savings & Investment Company, Lincoln
Postal Savings Company, Lincoln
State Security Savings Company, Lincoln
Louisville State Savings Company, Lincoln
First Savings Company of Norfolk, Norfolk
American State Savings Company, North Platte
  1302 South Jeffers Street
American Savings Company, Omaha
  4903 South 24th Street
  10102 Maple Street
  Highway 50 and "S" Street
  8404 West Center Road
  14117 South Street
Drum Savings and Investment Company, Omaha
First of Omaha Savings Company, Omaha
  3022 North 90th Street
Industrial Savings Company, Omaha
  262 Alpine Mall Westroads
  7205 Lawndale Drive
Mutual Savings Company of Omaha
First Nebraska Savings Company, Papillion
State Savings Company, Schuyler
Commerce Savings Company Scottsbluff, Inc., Scottsbluff
Scottsbluff Savings Company, Scottsbluff
First Savings Company of Sidney, Sidney
Liberty Savings Company, Waverly
  6121 Havelock Avenue, Lincoln
First Savings Company of Wayne, Wayne
First Savings Company of York, York

SAVINGS AND LOAN ASSOCIATIONS CHARTERED UNDER THE NEBRASKA STATUTES

Enterprise Loan and Building Association, Cambridge
Equitable Savings and Loan Association, Columbus
Branch Offices:
434 West Main Street, Albion
27th Avenue and 23rd Street, Columbus
462 5th Street, David City
Nebraska Savings and Loan Association, Fremont
Branch Offices:

1405 East 23rd Street, Fremont
1409 Washington, Blair
204 West 31 Street, Kearney
431 Gateway Street, Elkhorn
702 East Douglas Street, O'Neill
Third & East Avenue "A" Ogallala
501 North Colorado Street, Minden
348 Broadway Street, Imperial
1411 "L" Street, Franklin
23rd & Bell, Fremont
721 West Main Alma
606 N. Webster Red Cloud

Mobile Offices: Alma, Arapahoe, Crawford, Gordon, Hay Springs, Oxford, Red Cloud, and Rushville
Equitable Building and Loan Association, Grand Island
Branch Offices:
Second & Pine Streets
1723 S. Locust Street
Provident Savings and Loan Association, Lincoln
Madison County Building and Loan Association, Madison
Mutual Building and Loan Associaiton, North Platte
Branch Offices:
Philip & Bailey Streets
1847 West "A" Street
202 No. Spruce Street, Ogallala
Conservative Savings and Loan Association, Omaha
Branch Offices:
8707 West Center Road
Highway 50 & "L" Street
1614 Harney Street
Metropolitan Building and Loan Association, Omaha
Occidental Savings and Loan Association, Omaha
Branch Offices:
7315 Cass Street
8820 Arbor Street
8905 Maple Street
4702 South 24 Street
1822 Douglas Street
Tecumseh Building and Loan Association, Tecumseh

DEPARTMENT OF BANKING AND FINANCE

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES

Alliance Railroad Employees Credit Union, Alliance
Store Kraft Employees Credit Union, Beatrice
Behlen Employees Credit Union, Columbus
Dale Employees Credit Union, Columbus
NPPD Employees Credit Union, Columbus
Dodge County Government Employees Credit Union, Fremont
Fremont Hormel Employees Credit Union, Fremont
Associated Savers Credit Union, Grand Island
Grand Island Government Employees Credit Union, Grand Island
ASUN Credit Union, Lincoln
Bankers Life Insurance Company Employees Credit Union, Lincoln
Burlington Employees Credit Union, Lincoln
City-County Employees Credit Union, Lincoln
Good News Employees Credit Union, Lincoln
Government Employees Credit Union, Lincoln
Construction Industries Credit Union, Lincoln
Journal-Star Employees Credit Union, Lincoln
Labor Department Credit Union, Lincoln
Lincoln S. D. A. Credit Union, Lincoln
Lincoln Steel Corporation Employees Credit Union, Lincoln
Nebraska Rural Electric Association Credit Union, Lincoln
Nebraska State Employees Credit Union, Lincoln
Nebraska Teachers Credit Union, Lincoln
Woodman Co-Operative Credit Union, Lincoln
Otoe Food Employees Credit Union, Nebraska City
North Platte Union Pacific Employees Credit Union, North Platte
Beebe & Runyan Credit Union, Omaha
Cudahy Employees Credit Union, Omaha
D. H. Food Employees Credit Union, Omaha
Educators Credit Union, Omaha
F.C.E. Credit Union, Omaha
Falstaff Brewing Corporation Credit Union, Omaha
First Nebraska Credit Union, Omaha
Gate City Steel Employees Credit Union, Omaha
Guarantee Mutual Employees Credit Union, Omaha
Holy Name Credit Union, Omaha
Lozier Employees Credit Union, Omaha
Metro Area Transit Employees Credit Union, Omaha
Midwest Industrial Credit Union, Omaha
Mobile Employees Credit Union, Omaha
Mutual of Omaha Company's Credit Union, Omaha
Nebraska Lutheran Credit Union, Omaha
Northwest Diocesan Credit Union, Omaha
O.G.E. Credit Union, Omaha
O'Keefe Elevator Company Credit Union, Omaha
Omaha Burlington Employees Credit Union, Omaha
Omaha Firefighters Credit Union, Omaha
Our Family Social Credit Union, Omaha
Paxton-Mitchell Credit Union, Omaha
Philips Stores Inc. Employees Credit Union, Omaha
Philoma Credit Union, Omaha
Physicians Mutual Credit Union, Omaha
Post Office Credit Union, Omaha
Rosen Novak Enterprise Employees Credit Union, Omaha
St. Joseph Hospital Credit Union, Omaha
Sidles Credit Union, Omaha
Skinner Employees Credit Union, Omaha
Standard Chemical Employees Credit Union, Omaha
U. S. D. A. Employees Credit Union, Omaha
Utilities Employees Credit Union, Omaha

World Herald Employees Credit Union, Omaha
World Insurance Employees Credit Union, Omaha
Spencer Food Employees Credit Union, Schuyler
Cooperative Employees Credit Union, Scottsbluff
H. B. E. Credit Union, Seward
Dakota County Credit Union, South Sioux City
Valmont Employees Credit Union, Valley

DEPARTMENT OF BANKING AND FINANCE

STATE AND NATIONAL BANKS AUTHORIZED TO OPERATE WITH FULL TRUST POWERS DEPARTMENT OF BANKING AND FINANCE

Name of Bank	Location
The Guardian State Bank	Alliance, Nebraska
The Farmers State Bank and Trust Co.	Aurora, Nebraska
First Security Bank & Trust Company	Beatrice, Nebraska
The Beatrice National Bank and Trust Co.	Beatrice, Nebraska
First National Bank and Trust Company	Beatrice, Nebraska
Nebraska State Bank	Broken Bow, Nebraska
Bank of Burwell	Burwell, Nebraska
First National Bank of Chadron	Chadron, Nebraska
First National Bank and Trust Co.	Columbus, Nebraska
Citizens Bank and Trust Company	Columbus, Nebraska
Columbus Bank and Trust Company	Columbus, Nebraska
Cozad State Bank	Cozad, Nebraska
First Bank and Trust Company	Crete, Nebraska
Citibank & Trust Co.	Crete, Nebraska
Bank of Elkhorn	Elkhorn, Nebraska
Richardson County Bank and Trust Co.	Falls City, Nebraska
First National Bank of Fremont	Fremont, Nebraska
Fremont National Bank & Trust Co.	Fremont, Nebraska
Geneva State Bank	Geneva, Nebraska
Gering National Bank	Gering, Nebraska
Gothenburg State Bank	Gothenburg, Nebraska
Commercial National Bank and Trust Co.	Grand Island, Nebraska
First National Bank	Grand Island, Nebraska
Five Points Banks	Grand Island, Nebraska
Overland National Bank and Trust Co.	Grand Island, Nebraska
Home State Bank and Trust Co.	Humboldt, Nebraska
Chase County Bank and Trust Co.	Imperial, Nebraska
Farmers and Merchants Bank	Imperial, Nebraska
First National Bank of Kearney	Kearney, Nebraska
Kearney State Bank & Trust	Kearney, Nebraska
Platte Valley State Bank and Trust Co.	Kearney, Nebraska
Lexington State Bank and Trust Co.	Lexington, Nebraska
The Farmers State Bank and Trust Co.	Lexington, Nebraska
Citibank and Trust Co.	Lincoln, Nebraska
First National Bank and Trust Co.	Lincoln, Nebraska
Gateway Bank and Trust Co.	Lincoln, Nebraska
National Bank of Commerce Trust and Savings	Lincoln, Nebraska
Union Bank and Trust Company	Lincoln, Nebraska
Bank of Madison	Madison, Nebraska
First National Bank of McCook	McCook, Nebraska
McCook National Bank	McCook, Nebraska
Minden Exchange and Trust Company	Minden, Nebraska
National Bank of Neligh	Neligh, Nebraska
Delay First National Bank and Trust Co.	Norfolk, Nebraska
American Security Bank	North Platte, Nebraska
First National Bank	North Platte, Nebraska
North Platte State Bank	North Platte, Nebraska
Keith County Bank and Trust Co.	Ogallala, Nebraska
Douglas County Bank of Omaha	Omaha, Nebraska
First National Bank of Omaha	Omaha, Nebraska
The Omaha National Bank	Omaha, Nebraska
Northwestern National Bank	Omaha, Nebraska
The United States National Bank of Omaha	Omaha, Nebraska
Nebraska State Bank	Ord, Nebraska
Bank of Papillion	Papillion, Nebraska
Schuyler State Bank	Schuyler, Nebraska
Scottsbluff National Bank	Scottsbluff, Nebraska
Citizens Bank and Trust Co.	St. Paul, Nebraska
The State National Bank of Wayne	Wayne, Nebraska
York State Bank	York, Nebraska

COMMERCIAL STATE BANKS
INCREASE IN PAID-IN CAPITAL STOCK

Paid-In Capital Stock, June 30, 1980 . . . $86,984,000
Net Increase Paid-In Captial Stock . . $ 8,764,000
Paid-in Capital Stock June 30, 1981 . . . $95,748,000

NAME OF BANK	LOCATION	INCREASE FROM	INCREASE TO
Arcadia State Bank	Arcadia	$ 131,000	200,000
Battle Creek State Bank	Battle Creek	75,000	100,000
Home State Bank	Beaver Crossing	50,000	75,000
Washington County Bank	Blair	400,000	1,600,000
Bank of Brainard	Brainard	200,000	300,000
Broken Bow State Bank	Broken Bow	400,000	500,000
Brunswick State Bank	Brunswick	50,000	200,000
American Bank	Burr	25,000	75,000
Chambers State Bank	Chambers	100,000	200,000
The Commercial State Bank	Clay Center	200,000	250,000
The Bank of Cody	Cody	175,000	225,000
Cozad State Bank & Trust Co.	Cozad	350,000	500,000
First Bank & Trust Co.	Cozad	200,000	400,000
City Bank & Trust Co.	Crete	304,000	608,000
The Nebraska Security Bank	Deshler	188,000	300,000
Citizens State Bank	Dorchester	175,000	200,000
Security State Bank	Edgar	100,000	125,000
Farmers and Merchants Bank	Edison	100,000	200,000
Ericson State Bank	Ericson	100,000	200,000
Farmers State Bank	Eustis	150,000	300,000
The Fairbury State Bank	Fairbury	300,000	600,000
The Fairfield State Bank	Fairfield	150,000	200,000
Grafton State Bank	Grafton	100,000	150,000
Five Points Bank	Grand Island	200,000	500,000
Hastings State Bank	Hastings	360,000	1,080,000
Thayer County Bank	Hebron	400,000	500,000
Security State Bank	Holbrook	75,000	100,000
Platte Valley Bank and Trust Company	Kearney	1,500,000	2,000,000
Bank of Nebraska	La Vista	288,000	407,000
Bank of Leigh	Leigh	50,000	150,000
Gateway Bank and Trust Company	Lincoln	1,230,000	1,414,000
Sherman County Bank	Loup City	200,000	500,000
Security State Bank	Madrid	50,000	100,000
The Anchor Bank	Merriman	150,000	250,000
Corn Growers State Bank	Murdock	60,000	80,000
Commercial Bank	Nelson	300,000	400,000
Bank of Norfolk	Norfolk	250,000	500,000
Scroggins and Company Bank	Oak	50,000	75,000
North Side Bank	Omaha	1,000,000	1,500,000
Southwest Bank of Omaha	Omaha	1,050,000	1,300,000
Bank of Orchard	Orchard	97,000	150,000
Bank of The Midlands	Papillion	500,000	505,000
Pawnee County Bank	Pawnee City	114,000	200,000
Cones State Bank	Pierce	300,000	400,000
Bank of Prague	Prague	100,000	150,000
Ralston Bank	Ralston	700,000	750,000
Farmers State Bank	Silver Creek	100,000	150,000
Bank of St. Edward	St. Edward	100,000	225,000
Stamford Bank	Stamford	100,000	200,000
First Security Bank	Sutherland	100,000	200,000
Bank of Swanton	Swanton	25,000	105,000
Bank of Taylor	Taylor	200,000	400,000
Burt County State Bank	Tekamah	188,000	200,000
Citizens State Bank	Thedford	200,000	250,000
Western State Bank	Waterloo	75,000	100,000
Nebraska State Bank	Weeping Water	100,000	200,000
Nebraska State Bank	Western	100,000	200,000
Winside State Bank	Winside	100,000	200,000
York State Bank and Trust Company	York	1,000,000	1,250,000

ANNUAL REPORT

COMMERCIAL BANKS

A COMPARATIVE STUDY OF RESOURCES AND LIABILITIES OF NEBRASKA STATE BANKS AS OF THE CLOSE OF BUSINESS:

	June 30, 1980 340 Banks	June 30, 1981 340 Banks
ASSETS		
Cash and Due from Banks	$ 293,004,000	$ 276,791,000
U.S. Treasury Securities	382,443,000	502,996,000
Obligations of other U.S. Government Agencies and Corporations	313,146,000	396,920,000
Obligations of States and Political Subdivisions in the U.S.	390,664,000	438,869,000
All Other Securities	11,668,000	19,262,000
Loans and Discounts	2,739,229,000	3,012,186,000
Lease Financing Receivables	5,063,000	5,652,000
Bank Premises, Furniture and Fixtures	61,115,000	72,759,000
Other Real Estate	3,833,000	4,468,000
Other Assets	67,848,000	87,359,000
TOTAL ASSETS	$ 4,268,013,000	$4,817,262,000
LIABILITIES		
Demand Deposits	$ 1,023,699,000	$ 818,722,000
Time and Savings Deposits	2,362,470,000	3,001,763,000
U.S. Government Deposits	5,555,000	5,544,000
Deposits of States and Political Subdivisions in the U.S.	349,534,000	376,434,000
All Other Deposits	9,245,000	11,565,000
Certified and Officers Checks	24,470,000	24,930,000
TOTAL DEPOSITS	3,774,973,000	4,238,958,000
Federal Funds Pruchased and Securities Sold Under Agreements to Repurchase	21,568,000	44,166,000
Interest-Bearing Demand Notes Issued to the U.S. Treasury & Other Liabilities for Borrowed Money	12,906,000	10,980,000
Mortgage or Liens Payable	1,203,000	1,308,000
All Other Liabilities	44,108,000	58,075,000
TOTAL LIABILITIES	$ 3,854,758,000	$4,353,487,000
SUBORDINATED NOTES AND DEBENTURES	$ 6,404,000	$ 6,651,000
CAPITAL ACCOUNTS		
Capital Stock	$ 86,984,000	$ 95,748,000
Surplus	149,821,000	165,900,000
Undivided Profits & Reserves	170,046,000	195,476,000
TOTAL CAPITAL ACCOUNTS	$ 406,851,000	$ 457,124,000
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	$ 4,268,013,000	$4,817,262,000

*Includes $216,502,000 in Federal Funds Sold

DEPARTMENT OF BANKING AND FINANCE

STATISTICS REGARDING NEBRASKA STATE BANKS
1897 to June 30, 1981

Year	In Operation	Total Capital Surplus Undivided Profits and Capital Reserve	Total Deposits	Total Assets
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	7,895,874	18,740,754	27,053,693
1900	347	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	76,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,919	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1,002	36,079,610	270,505,130	325,554,901
1920	1,022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432

Year	In Operation	Total Capital, Surplus Undivided Profits and Captial Reserve	Total Deposits	Total Assets
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,477,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000

COMMERCIAL STATE BANKS

CAPITAL DEBENTURES ISSUED

Capital Debentures, June 30, 1980	$6,404,000
Net Increase	$247,000
Capital Debentures, June 30, 1981	$6,651,000

		6/30/80	6/30/81	Increase -Decrease
Bank of Bellevue	Bellevue	500,000	442,000	-58,000
Blair Bank	Blair	(0)	200,000	200,000
State Bank of Dannebrog	Dannebrog	(0)	91,000	91,000
Banner County Bank	Harrisburg	80,000	(0)	-80,000
Farmers and Merchants Bank	Imperial	75,000	(0)	-75,000
Platte Valley Bank and Trust Company	Kearney	78,000	72,000	-6,000
Citizens State Bank	Lincoln	60,000	255,000	195,000
Gateway Bank and Trust Company	Lincoln	605,000	585,000	-20,000

Class	Number of Banks	Total Assets
I	14	0 - 2,499,000
II	61	2,500,000 - 4,999,000
III	103	5,000,000 - 9,999,000
IV	54	10,000,000 - 14,999,000
V	65	15,000,000 - 24,999,000
VI	43	25,000,000 - Over

ANALYSIS OF CURRENT OPERATING EXPENSES AND EARNINGS OF STATE BANKS FOR THE YEAR ENDING 1980 AS PERCENTAGE OF GROSS EARNINGS

GROUP	I	II	III	IV	V	VI	ALL	YOUR
NUMBER OF BANKS	14	61	103	54	65	43	340	BANK
Sources and Disposition of Income								
(1) Operating Income:								
(a) Interest and fees on loans	54.06	63.47	66.42	69.15	67.52	71.14	68.68	
(b) Interest on balance with depository institutions	.00	.26	.46	.37	.37	.28	.34	
(c) Income on Federal Funds sold and securities purchased under agreements to resell	14.84	11.12	8.95	7.79	6.52	4.22	6.47	
(d) Interest on U. S. Treasury securities and on obligations of other U.S. Government agencies and corporations	25.10	17.87	16.52	14.13	15.31	11.42	14.03	
(e) Interest on obligations of States and political subdivisions in the U.S.	1.69	2.08	2.95	3.80	5.42	6.14	4.90	
(f) Income from all other securities	.00	.37	.26	.41	.31	.11	.24	
(g) Income from lease financing	.00	.00	.03	.08	.09	.10	.08	
(h) Income from fiduciary activities	.00	.00	.00	.01	.05	.46	.19	
(i) Service charges on deposit accounts	1.49	2.63	2.04	2.09	2.69	3.30	2.73	
(j) Other service charges, commissions, and fees	2.42	1.55	1.41	1.40	1.24	1.60	1.45	
(k) Other operating income	.40	.65	.96	.77	.48	1.23	.89	
(l) Total operating Income	100%	100%	100%	100%	100%	100%	100%	100%
Reflected in Dolars	2,479,000	24,057,000	75,541,000	64,016,000	127,992,000	182,907,000	476,992,000	
(2) Operating Expenses:								
(a) Salaries and employee benefits	31.58	20.05	16.44	14.36	13.04	14.89	14.91	
(b) Interest on time certificates of deposit of $100,000 or more	5.53	6.87	5.90	5.57	4.68	6.90	5.96	

DEPARTMENT OF BANKING AND FINANCE

TRUST COMPANIES
COMPARATIVE STATEMENTS OF TRUST COMPANIES
ON THE DATES INDICATED

RESOURCES	June 30, 1980 Six Companies	June 30, 1981 Six Companies
ASSETS		
Cash and due from banks	$ 778,077.52	$ 4,177,958.51
Bonds	*1,758,554.63	5,257,237.66
Stocks		282,494.61
Deposit with Department of Banking		113,000.00
Notes and Debentures		2,200,550.77
Insurance Accounts Receivable	243,309.59	75,677.00
Mortgage Loans on City Property	*8,778,535.39	705,302.39
Mortgage Loans on Farm Property		181,750.00
Office Building, Furniture & Fixtures	140,251.04	887,052.39
Other assets	632,000.00	516,226.79
Subtotal	$ 12,330,658.17	$ 13,823,404.40
TRUSTS		
Trust Securities held	$ 1,024,355,760.85	$ 1,230,982,530.94
TOTAL ASSETS	$ 1,036,686,419.02	$ 1,244,805,935.34
LIABILITIES		
Investors Accounts	$	$ 1,783,564.92
Incomplete Loans	*420,768.09	0
Bills payable	none	7,034,309.65
Accounts Payable		184,370.50
Reserve for Taxes, Depreciation, Interest, etc	505,490.59	364,000.08
Capital	*1,360,000.00	1,360,000.00
Surplus	529,455.11	541,068.73
Undivided Profits	1,347,960.83	1,923,482.42
Other Liabilities	8,166,983.55	632,608.10
Subtotal	$ 12,330,658.17	$ 13,283,404.40
TRUSTS		
Securities and Funds due various Trusts	$ 1,024,355,760.85	$ 1,230,982,530.94
TOTAL	$ 1,036,686,419.02	$ 1,244,805,935.34

*Figure stated is not categorized.

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BUILDING AND LOAN ASSOCIATIONS

FOLLOWING ARE SUMMARIZED STATEMENTS OF NEBRASKA CHARTERED BUILDING AND LOAN ASSOCIATIONS OF THE DATE SHOWN

RESOURCES	June 30, 1980 13 Associations	June 30, 1981 11 Associations
ASSETS		
Mortgage loans outstanding	$698,145,060.39	$ 624,730,631.07
Loans on savings accounts		11,148,862.00
Other loans		5,532,839.00
Real estate owned or in judgement	304,081.99	212,924.00
Cash and demand deposits	6,130,514.58	4,436,047.68
Liquid investments		57,803,108.00
Other investment securities	57,460,692.16	5,995,103.00
FHLB Stock	7,044,200.00	6,381,100.00
Fixed assets (net)	12,782,505.73	9,245,911.00
Other assets	15,930,702.83	3,869,058.00
Total Assets	$797,797,757.68	$ 729,355,583.75
LIABILITIES		
Time Certificate ($100,000 denominations or more)		$ 10,568,470.00
Time Certificate		520,163,797.00
Now Account		2,606,596.00
All other savings	$666,020,389.33	79,881,412.81
Borrowed money	37,163,007.24	55,815,253.00
Loans in process	7,472,932.08	7,117,804.26
Advance payments for taxes & insurance	4,925,249.98	5,355,519.78
Deferred Credits		1,405,633.00
Other liabilities	28,274,656.13	3,829,492.00
Total Liabilities	$743,856,234.76	$ 686,743,977.67
NET WORTH		
Permanent Stock	$	$ 0
Paid-in surplus		0
General reserves	53,941,522.92	24,373,797.45
Undivided profits		18,788,273.63
Net undistributed income		(550,465.00)
Total Net Worth	$ 53,941,522.92	$ 42,611,606.08
Total Liabilities & Net Worth	$797,797,757.68	$ 729,355,583.75

DEPARTMENT OF BANKING AND FINANCE

INDUSTRIAL LOAN AND INVESTMENT COMPANIES

COMPARATIVE STATEMENT OF INDUSTRIAL LOAN AND INVESTMENT COMPANIES

RESOURCES	June 30, 1980 34 Companies	June 30, 1981 36 Companies
ASSETS		
Cash and due from Banks	$ 17,870,729	$ 18,961,671
U.S. Government Obligations	7,494,157	11,563,953
Municipal Obligations	1,374,450	2,545,961
Other Securities	9,308,075	10,398,021
Corporate Stocks	4,492,046	8,964,014
Loans and Discounts	243,372,858	273,751,506
Fixed Assets	7,758,919	777,383
Other Real Estate Including Real Estate Sold on Contract	9,799,017	18,597,430
Investments and Other Assets Indirectly Representing Office Building or Other Real Estate	7,004,050	5,558,285
Repossessions	31,820	57,158
Other Assets	12,590,318	14,031,771
TOTAL ASSETS	$321,096,439	$365,207,153
LIABILITIES		
Certificates of Indebtedness, fully paid	$222,497,273	$263,502,206
Installment Contract for purchase of Certificates	46,882,718	40,818,400
Total Certificates	269,379,991	304,320,606
Bills Payable, Rediscounts and Other Liabilities for Borrowed Money	938,295	1,814,109
Mortgages or Liens on Buildings or Other Real Estate Including Real Estate Sold on Contract	3,830,254	2,050,538
Dealers Reserves	128,073	123,769
Gross Charges on Direct Loans	6,249,240	7,363,289
Discounts Collected but not Earned	1,157,256	1,319,619
Other Liabilities	4,816,193	7,863,980
TOTAL LIABILITIES	$286,499,302	$324,855,910
RESERVES ON LOANS AND SECURITIES		
Reserve for Bad Debt Losses on Loans	1,697,814	$ 1,516,729
Other Reserves on Loans	45,501	11,276
Reserves on Securities	12,000	10,000
TOTAL RESERVES ON LOANS AND SECURITIES	$ 1,755,315	$ 1,538,005
CAPITAL ACCOUNTS		
Capital Notes & Debentures	6,600,655	6,592,124
Capital Stock	10,267,318	11,210,818
Surplus	13,602,773	16,505,569
Undivided Profits	2,298,647	4,359,721
Reserve for Contingencies	72,429	145,006
TOTAL CAPITAL ACCOUNTS	$ 32,841,822	$ 38,813,238
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	$321,096,439	$365,207,153

ANNUAL REPORT

CO-OPERATIVE CREDIT ASSOCIATIONS

SUMMARIZED REPORTS OF CONDITION REQUESTED AS OF THE DATE SHOWN

RESOURCES	June 30, 1980 26 Associations	June 30, 1981 26 Associations
ASSETS		
Cash and Due from Banks	$ 3,638,152	$ 3,563,010
U.S. Bonds—Direct and Guaranteed	2,427,771	4,370,662
Obligations of Political Subdivisions	65,612	123,930
Other Bonds	1,010,858	995,241
Loans and Discounts	14,471,381	15,776,799
Fixed Assets	177,148	189,461
Other Assets	4,114,811	4,469,463
TOTAL ASSETS	$ 25,905,733	$ 29,488,566
LIABILITIES		
Demand Deposits	$ 10,379,571	$ 9,232,773
Time & Savings Deposits	8,693,895	12,707,028
Deposits of Political Subdivisions	843,361	1,001,256
Deposits of U.S.	1,559	1,498
Other Deposits, including Officers' Checks	19,034	12,477
TOTAL DEPOSITS	19,937,420	22,955,032
Bills Payable	116	111
Other Liabilities	206,979	223,231
SUBTOTAL	20,144,515	23,178,374
Guaranty Fund	1,125,822	1,323,801
Undivided Profits	945,583	1,261,110
Reserves	57,399	86,544
TOTAL GUARANTY FUND, UNDIVIDED PROFITS, & RESERVES	$ 2,128,804	$ 2,671,455
Members' Share Accounts	$ 3,632,414	$ 3,638,737
TOTAL LIABILITIES	$ 25,905,733	$ 29,488,566

DEPARTMENT OF BANKING AND FINANCE

CREDIT UNIONS

Summarized Reports of Nebraska Chartered
Credit Unions for the Dates Indicated

RESOURCES	June 30,1980 71 Credit Unions	June 30, 1981 68 Credit Unions
ASSETS		
Total loans to members	$ 80,199,193.87	$ 82,916,717.44
All other loan accounts	30,352.95	85,981.48
(Less) allowance for loan losses	(43,830.35)	(23,560.22)
Cash	1,336,616.38	1,299,800.77
U.S. Government Obligations		7,413,824.94
Federal agency securities		6,005,327.99
Common trust investments		3,255,910.37
Shares & cert. in corporate centrals	11,584,448.85	11,859,432.34
Shares, deposits & cert. in banks, S & L's	10,583,605.54	3,987,454.88
Shares, & cert. in other CU's		20,637.54
Loans to other credit unions	151,193.48	126,122.32
Shares in Central Liquidity Facility	36,291.18	170,745.39
All other investments	281,486.16	662,166.96
(Less) allowance for investment losses	(2,000.00)	(2,000.00)
Land & building (net of depreciation)		1,210,481.76
Other fixed assets	1,352,788.11	265,128.68
All other assets	877,597.30	916,835.67
Total Assets	$106,397,743.47	$120,171,008.31
Promissory notes	$ 761,185.16	$ 503,051.25
Reverse Repurchase Agreements		0
Other notes/Interest payable		366,366.53
Accounts payable	142,630.23	240,536.46
Dividends payable	89,090.32	(39,135.07)
All other liabilities	290,905.10	109,467.42
Total savings/shares	95,778,012.36	108,410,280.53
Regular/statutory reserve	7,453,662.42	6,699,330.00
Investment Valuation reserve		66,250.00
Other reserves		1,460,022.86
Undivided earnings	1,882,257.88	2,354,838.33
Total Liabilities & Equity	$106,397,743.47	$120,171,008.31

ANNUAL REPORT

CONSUMER FINANCE DIVISION

INSTALLMENT LOAN COMPANIES

BALANCE SHEET

	December 31, 1979		December 31, 1980	
	Accounts	Amounts	Accounts	Amounts
ASSETS				
Installment Loans	81,719	$128,140,636	73,975	119,177,339
Cash		630,610		427,424
Real Estate		38,899		88,720
Equipment		828,615		588,068
Deferred Charges		91,587		303,498
Unamortized Organization Expense		132		10,346
Unamortized Cost of Finance Expense		25,333		24,705
Other Assets		694,893		426,608
Total Assets		130,450,705		121,046,708
LIABILITIES AND NET WORTH				
Liabilities		114,576,919		108,755,936
Net Worth		15,873,786		12,290,772
Total Liabilities & Net Worth		130,450,705		121,046,708

DEPARTMENT OF BANKING AND FINANCE

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES

December 31, 1980

INCOME AND EXPENSE

GROSS INCOME:		
Interest Collected	$21,760,137	
Collections on Charged Off Accounts	528,274	
Other Income	821,770	
		$23,110,181
EXPENSE:		
Advertising	$ 281,477	
Auditing	52,839	
Bad Debts or Reserve for Losses	4,593,295	
Depreciation	215,585	
Fidelity Bonds	6,567	
Insurance	63,829	
Legal Fees	167,064	
Postage and Express	260,326	
Printing and Supplies	214,017	
Recording Fees	55,431	
Rent, Light, Heat and Janitor	744,923	
Salaries of Officers, Partners or Owner	146,187	
Salaries of Employees	4,528,047	
Taxes—Income Taxes	1,868,996	
All Other Taxes and License Fees	183,213	
Telephone and Telegraph	475,871	
Travel	225,878	
Other Expenses	3,474,395	
		$17,557,940
Net Earnings Before Interest Paid		$5,552,241
Interest Paid on Borrowed Money		$7,681,155
Net Earnings After Interest Paid		$(2,128,914)

ANNUAL REPORT

CONSUMER FINANCE DIVISION

CLASSIFICATION OF LOANS MADE DURING THE YEAR

December 31, 1980

Loans by Size

Size of Loans	No. of Loans	Amount
Loans of $300 or less	5,646	$ 987,333
Loans of $300 to $1,000	12,547	8,165,143
Loans of $1,000 to $2,000	16,008	22,839,810
Loans of $2,000 to $3,000	7,712	18,973,373
Loans of $3,000 to $4,000	3,126	10,612,322
Loans of $4,000 to $5,000	1,407	6,273,201
Loans of $5,000 to $6,000	1,345	6,490,771
Loans of $6,000 to $7,000	1,044	7,068,566
Loans in excess of $7,000	518	5,435,235
	49,353	$ 86,845,754

Loans by Type of Security

Type of Security	No. of Loans	Amount
Houshold Goods	23,541	$ 45,685,144
Automobiles	4,724	11,321,395
Other Chattels	2,235	3,676,160
Unsecured	13,535	12,549,650
Co-maker Endorsed or Guaranteed	260	411,215
Wage Assignment	288	452,737
Real Estate	1,525	10,113,910
Other Consideration	3,245	2,635,543
	49,353	$ 86,845,754

(c) Interest on other deposits	22.55	35.19	39.02	41.49	44.11	39.16	40.50
(d) Expense of Federal funds purchased and securities sold under agreements to repurchase	.36	.15	.28	.30	.62	.79	.56
(e) Interest on demand notes (note balance) issued to the U.S. Treasury on other borrowed money	.00	.01	.03	.12	.18	.69	.33
(f) Interest on subordinated notes and debentures	.00	.09	.02	.07	.10	.19	.12
(g) Occupancy expense of bank premises, Net, and furniture and equipment expense	5.53	4.49	3.24	2.99	3.26	4.07	3.61
(h) Provision for possible loan losses	1.77	2.49	2.71	2.66	1.94	2.13	2.26
(i) Other operating expenses	10.29	10.59	8.37	8.75	7.88	9.78	8.95
(j) Total Operating Expenses	77.61	79.93	76.01	76.31	75.81	78.60	77.20
(3) Income Before Income Taxes and Securities Gains or Losses	22.39	20.07	23.99	23.69	24.19	21.40	22.80
(4) Applicable Income Taxes	4.00	3.93	6.16	6.90	7.57	6.20	6.52
(5) Income Before Securities Gains or Losses	18.39	16.14	17.83	16.79	16.62	15.20	16.28
(6) (a) Securities gains (losses), gross	(.12)	(.45)	(.36)	(.24)	(.20)	(.45)	(.34)
(b) Applicable income taxes	.00	(.03)	(.10)	(.12)	(.04)	(.18)	(.11)
(c) Securities gains (losses), net	(.12)	(.42)	(.26)	(.12)	(.16)	(.27)	(.23)
(7) Income Before Extraordinary Items	18.27	15.72	17.57	16.67	16.46	14.93	16.05
(8) Extraordinary Items, Net or Tax Effect	.00	(.10)	.02	.04	.00	.07	.03
(9) Net Income	18.27	15.62	17.59	16.71	16.46	15.00	16.08

ALLOCATION OF ASSETS, LIABILITIES AND CAPITAL ACCOUNTS AS PERCENT OF TOTAL ASSETS JUNE 30, 1981

GROUP NUMBER OF BANKS	I 12	II 52	III 108	IV 58	V 63	VI 47	ALL 340	YOUR BANK
ASSETS								
Cash and due from banks	9.46	5.69	5.79	5.02	5.46	6.14	5.75	
U.S. Treasury securities	12.12	12.59	12.45	10.68	11.32	8.71	10.44	
Obligations of other U.S. Government agencies and corporations	12.83	10.49	9.68	8.87	9.45	6.34	8.24	
Obligations of States and political subdivisions in the U.S.	2.23	3.11	5.58	7.33	9.34	11.75	9.11	
All other securities	.50	.44	.43	.40	.49	.32	.40	
Federal funds sold and secruities purchased under agreements to resell	10.06	8.50	6.71	5.81	3.89	3.03	4.49	
Loans and discounts	51.72	56.67	56.80	59.06	57.16	58.96	58.04	
Lease financing receivalbes	.00	.00	.12	.05	.10	.17	.12	
Bank premises, furniture and fixtures, and other assets representing bank premises	.84	1.21	1.24	1.23	1.06	2.06	1.51	
Other real estate	.00	.11	.09	.04	.08	.12	.09	
And other assets	.24	1.19	1.11	1.51	1.65	2.40	1.81	
TOTAL ASSETS	100%	100%	100%	100%	100%	100%	100%	100%
LIABILITIES								
Demand deposits	39.69	17.95	17.60	14.63	15.64	18.14	17.00	
Time and savings deposits	32.06	58.10	59.12	64.98	63.75	62.49	62.31	
U.S. Government deposits	.07	.10	.15	.07	.10	.13	.12	
Deposits of States and political subdivisions in the U.S.	13.10	11.68	10.45	8.65	8.11	5.77	7.81	
All other deposits	.00	.15	.26	.27	.22.	.24	.24	
Certified and officers checks	.20	.37	.40	.43	.43	.67	.52	
TOTAL DEPOSITS	85.12	88.35	87.98	89.03	88.25	87.45	88.00	

Federal Funds Purchased and Securities Sold Under Repurchase Agreement	25	.35	.66	.37	1.12	1.16	.91
Interest-Bearing Demand Notes Issued to the U.S. Treasury and Other Liabilities for Borrowed Money	00	.08	.02	.17	.27	.33	.23
Mortgage Indebtedness & Liability for Capitalized Leases	00	.00	.00	.01	.00	.06	.03
Other Liabilities	19	.49	.64	1.03	.96	1.75	1.20
Total Liabilities	85.56	89.27	89.30	90.61	90.60	90.75	90.37
Subordinated Notes & Debentures	00	.13	.04	.06	.12	.21	.14
CAPITAL ACCOUNTS							
Capital Stock	2.32	2.08	2.02	1.91	1.87	2.07	1.99
Surplus	5.20	4.18	3.94	3.62	3.28	3.19	3.44
Undivided Profits and Reserves	6.92	4.34	4.70	3.80	4.13	3.78	4.06
TOTAL CAPITAL ACCOUNTS	14.44	10.60	10.66	9.33	9.28	9.04	9.49
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	100%	100%	100%	100%	100%	100%	100%

DEPARTMENT OF BANKING AND FINANCE

CONSUMER FINANCE DIVISION

December 31, 1980

LITIGATION AGAINST BORROWERS

	Number of Accounts	Amount Due
Suits Instituted	1,054	$ 1,507,692
Judgments Obtained	762	1,058,500
Suits Settled Before Judgment	212	297,508
Suits Pending at End of Year	185	306,427

POSSESSION OF CHATTELS

	When In Use		When Not In Use	
	Number of Accounts	Loan Balance Due	Number of Accounts	Loan Balance Due
Household Goods	57	$ 76,629	23	$ 25,121
Automobiles	45	107,167	22	46,607
Other Chattles	19	30,879	28	2,811

SALES OF CHATTELS

Number of Accounts	117
Amount of Original Loans	$288,037
Loan Balance Due at Time of Sales	222,380
Interest Due at Time of Sales	5,205
Gross Proceeds of Sales	81,182
Expenses	4,550

INSURANCE PROCURED BY OR THROUGH LICENSEE

Type of Insurance	Number of Accounts	Premium Charged
Tangible Personal Property	6,142	$ 873,261
Health and Accident	37,005	2,073,258
Life	38,936	1,993,101
Other	104	19,348

ANNUAL REPORT

CONSUMER FINANCE DIVISION

DATA WITH REFERENCE TO SMALL LOAN COMPANIES

December 31, 1980

Year	Number of Licensees	Number of Loans Outstanding	Loans Outstanding	Gross Interest
1941	138	47,168	7,200,608	1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,100,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,401,427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800,851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,124
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,728,200	9,708,770
1961	188	111,987	47,310,000	10,108,245
1962	193	111,327	52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701
1980	140	73,975	119,177,339	23,110,181

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

DEPARTMENT OF BANKING AND FINANCE

CONSUMER FINANCE DIVISION

SCHEDULE REFLECTING THE DIVISION'S FINANCIAL TRANSACTIONS

December 31, 1980

Year	Income	Expense	Contribution to General Fund	Surplus
1941	$14,320.09	$ 3,767.40		$10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	30,305.00	23,112.46		46,685.96
1968	23,444.00	24,967.12		45,162.84
1969	22,655.00	31,911.03		35,906.81
1970	29,265.15	40,147.91		25,024.05
1971	28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48
1980	76,119.15	90,014.54		18,202.09

ANNUAL REPORT

BUREAU OF SECURITIES

Issuers

July 1, 1980 to June 30, 1981

Applications Filed		1,642
Applications Denied	8	
Applications Withdrawn for Cause	59	
Applications Issued		1,575

BROKER-DEALERS

1980/1981

Registrations in force July 1, 1980		296
New Registrations	45	
Registrations Cancelled	(8)	
Registrations in force June 30, 1981		333
Total Orders entered during the year	341	

DEPARTMENT OF BANKING AND FINANCE

BROKER-DEALERS
New 1980-1981 REGISTRATION

NEW REGISTRATION

Cardell & Associates, Morris Plains, New Jersey
Iowa Capital Corporation, Des Moines, Iowa
Burke, Christensen & Lewis Securities, Chicago, Illinois
Sherman, Dean Fund, Inc., New York, New York
Comark, Newport Beach, California
T. E. Slanker Company, Portland, Oregon
Capital Preservation Fund II, Inc., Palo Alto, California
Equico Securities, Inc., New York, New York
Capital Preservation Treasury Note Trust, Palo Alto, California
SteinRoe Universe Fund, Inc., Chicago, Illinois
N. Donald & Company, Denver, Colorado
American Security Church Finance, Inc., Birmingham, Alabama
Affiliated Managers, Inc., Amarillo, Texas
Swink & Company, Inc., Little Rock, Arkansas
FSC Securities Corporation, Atlanta, Georgia
Security Cash Fund, Topeka, Kansas
Zahorik Company, Inc., Pasadena, California
Burton J. Vincent, Chesley & Company, Chicago, Illinois
Wall Street West, Inc., Englewood, Colorado
Cal Caulfield & Company, Inc., Overland Park, Kansas
Delfi Capital Sales, Inc., Wilmington, Delaware
Seligman Distributor, Inc., New York, New York
Donaldson, Lufkin & Jenrette Securities Corporation, New York, New York
The Lundquist Heinsma Corporation, Atlanta, Georgia
Dyco Programs, Inc., Minneapolis, Minnesota
Petroleum Investments Securities Corporation, Oklahoma City, Oklahoma
The Larmer-Sykes Company, Inc., Wichita, Kansas
U.S. Boston Capital Corportion, Burlington, Massachusetts
Josephthal & Company, Inc., New York, New York
Janney Montgomery Scott, Inc., Philadelphia, Pensylvania
Rowe Price Marketing, Inc., Baltimore, Maryland
Kingsley, Boye & Southwood, Inc., New York, New York
Chesley & Dunn, Inc., Denver, Colorado
Columbine Securities, Inc., Denver, Colorado
Medical Technology Fund, Inc., Flourtown, Pennsylvania
Sumatra Securities, Inc., Denver, Colorado
Dillon, Read & Company, Inc., New York, New York
Lexington Management Corporation, Englewood Cliffs, New Jersey
Domestic International Corporation, West Des Moines, Iowa
Coughlin & Company, Inc., Denver, Colorado
Paulson Investment Company, Inc., Portland, Oregon
Mercer Allied Corporation, Albany, New York
CP Securities, Inc., Dallas, Texas
Troster Singer Stevens Rothchild Corporation, Jersey City, New Jersey
Mitchel, Schreiber, Watts & Company, Inc., New York, New York

BUREAU OF SECURITIES
SCHEDULE 8 ISSUERS

Schedule of Issuers applications filed with the Bureau showing the number and amount of registration issued and the number of applications.

Year	Number Registration Issued	Amount of Registrations Issued	Registrations Denied or Withdrawn
1939	30	$ 2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1007	256,222,450	28
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1329	1,053,033,936	25
1981	*1575	1,536,501,075	67

NOTE:
Adjusted from a Calendar Year Reporting to a Fiscal Year Beginning with the year 1973/1974.

*Includes new, additional & renewals.

DEPARTMENT OF BANKING AND FINANCE

BUREAU OF SECURITIES
BROKER-DEALERS AND AGENTS

Schedule showing registration of
Broker-Dealers and Agents

Year	Broker-Dealers Number Registered	Number Denied	Cancelled For Cause	Agents Number Registered	Number Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	*294	0	*13	2,424	0
1979	*309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0

NOTE:
Adjusted from Calendar Year Reporting to Fiscal Year Beginning with the Year 1973/1974.

* Changed to show correct amount.

BUREAU OF SECURITIES
SCHEDULE 7

Schedule reflecting the Bureau's financial transactions and surplus in the cash fund for years as follows:

Year	Income	Securities Division Expense	Funds Used by Financial Agencies Division	Contribution to General Fund	Surplus
1939	6,193.23	4,410.21			12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
*1968	103,637.81	38,674.66			384,402.54
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44		335,820.32	225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00*	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16

*NOTE:
Adjusted from a Calendar Year reporting to a Fiscal Year beginning with the Year 1967/1968

*Adjusting figures for 1979, 1,000,000.00 not reported as transfered to General Fund.